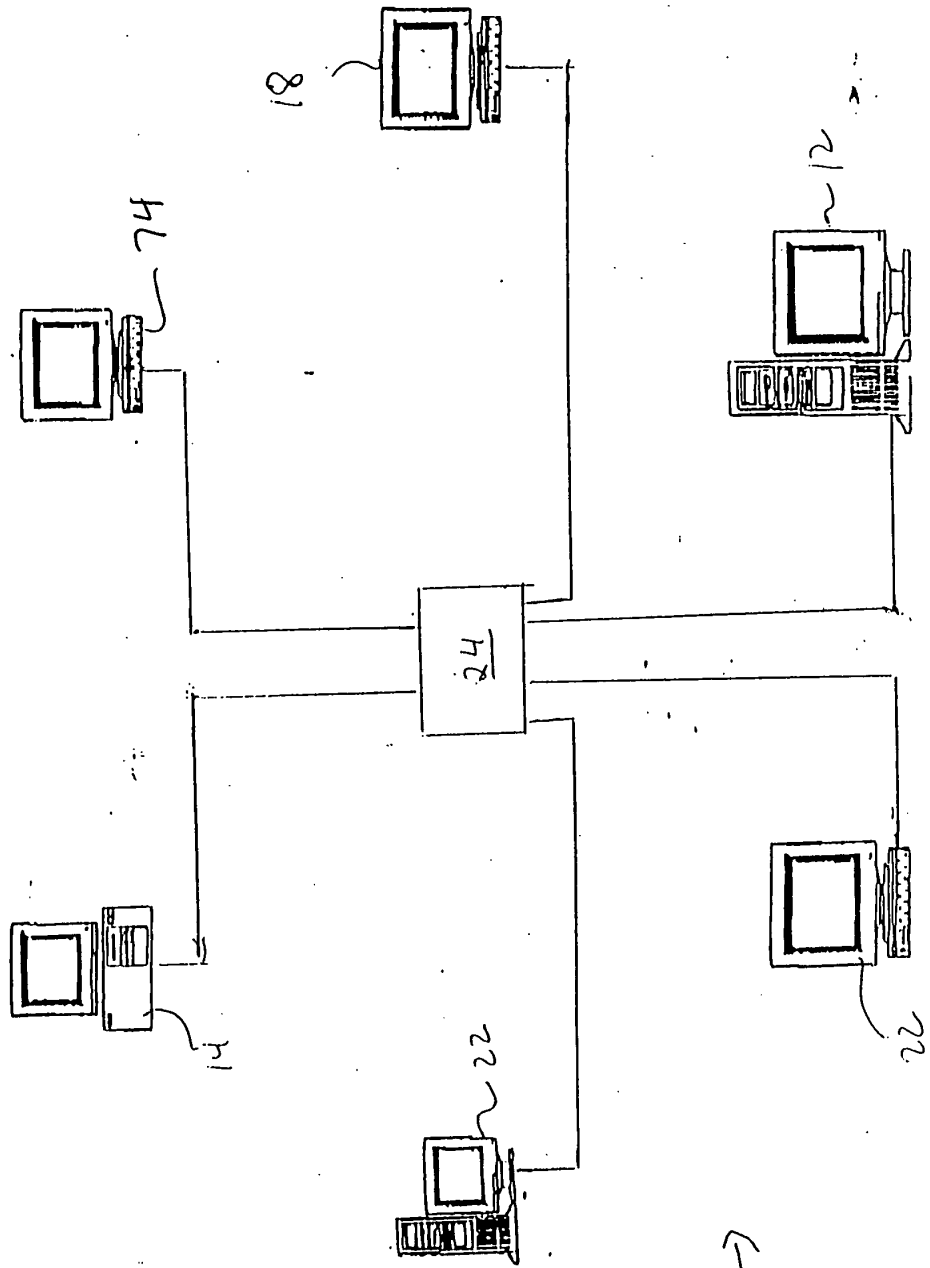


Diagram illustrating a memory layout with two vertical stacks of cells. The left stack contains the values 32, 38, 40, and an empty cell. The right stack contains the values 34, 36, 40, 42, 44, 46, 48, and 50. Arrows indicate connections: 28 points to the left stack, 30 points to the right stack, 39 points to the right stack, and 12 points to the bottom of the diagram.

Fig 2.



10 →

Fig 3

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CREATING CUSTOMER ACCOUNT FILE

54

ENABLING THE CUSTOMER TO SELECT
PAYMENT OPTIONS

56

DIRECTING A FINANCIAL INSTITUTION TO
MAKE PAYMENT

58

COLLECTING PAYMENT FROM A PRIMARY OR
SECONDARY ACCOUNT

FIG. 4

52

CREATING A CUSTOMER
ACCOUNT FILE

1

62

PROVIDING AN ELECTRONIC LINK
BETWEEN THE ADMINISTRATOR
AND CUSTOMER

1

64

NOTIFYING THE CUSTOMER
ELECTRONICALLY OF ANY
CHANGE IN ACCOUNT STATUS

FIG. 5

CREATING CUSTOMER FILES

PROVIDING AN ELECTRONIC LINK BETWEEN A CUSTOMER AND THE ADMINISTRATOR

ENTERING CUSTOMER SELECTED PURCHASE PARAMETERS INTO A CUSTOMER FILE

COMPORTING THE TRANSACTION WITH THE PURCHASE PARAMETERS

APPROVING THE TRANSACTION

FIG. 6